

**Information to identify the case:**

Debtor 1	Buddy B Kincer II	Social Security number or ITIN xxx-xx-1644
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court <b>Northern District of Illinois</b>		
Case number: <b>20-00167</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Buddy B Kincer II  
fdbा BELVIDERE COLLISION, fdba  
AUTOBUDDY, ...

April 6, 2020

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Buddy B Kincer, II  
Debtor

Case No. 20-00167-JSB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 16

Date Rcvd: Apr 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2020.

db +Buddy B Kincer, II, 2220 Brookwood Dr., South Elgin, IL 60177-3233  
28520053 +EverHome Mortgage Co., P.O. Box 2167, Jacksonville, FL 32232-0004  
28520055 +Grach, Masini, Hazan & Guryah, 140 S Milwaukee Ave, Libertyville, IL 60048-2815  
28520060 +Old Second Bank, 1 Corporate Dr., #360, Lake Zurich, IL 60047-8945  
28520061 PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177  
28710693 +Recovery Solutions Group LLC, 1008 Mattlind Way, Milford DE 19963-5300  
28520062 TIAA BANK (MERS for Everbank), PO Box 2167, Jacksonville, FL 32232-0004  
28520063 Webster Bank, P.O. Box 1809, Hartford, CT 06144-1809

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QGBKROL.COM Apr 07 2020 08:03:00 Gina B Krol, Cohen & Krol,  
105 West Madison St Ste 1100, Chicago, IL 60602-4600  
28520050 E-mail/Text: payroll@bylinebank.com Apr 07 2020 04:23:09 Byline Bank, 180 N. LaSalle St,  
Chicago, IL 60601  
28520052 +EDI: CAPITALONE.COM Apr 07 2020 08:03:00 Capital One, Po Box 30281,  
Salt Lake City, UT 84130-0281  
28520051 +EDI: CAPITALONE.COM Apr 07 2020 08:03:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
28520054 +E-mail/Text: ksutherland@fncu.org Apr 07 2020 04:23:43 First Northern Credit Union,  
230 W Monroe, Chicago, IL 60606-4903  
28520056 E-mail/Text: rev.bankruptcy@illinois.gov Apr 07 2020 04:24:03  
Illinois Department of Revenue, Bankruptcy Department, P. O. Box 64338,  
Chicago, IL 60664-0338  
28520057 E-mail/Text: des.employerbankruptcy@illinois.gov Apr 07 2020 04:31:35  
Illinois Dept of Employment Securit, P.O. Box 3637, Springfield, IL 62708-3637  
28520058 EDI: IRS.COM Apr 07 2020 08:03:00 Internal Revenue Service,  
Centralized Insolvency Ooperations, P.O.Box 7346, Philadelphia, PA 19101-7346  
TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

28520049 Autobuddy, Inc.  
28520059 Kincer Clan, LLC  
28710694\* +Capital One, Po Box 30281, Salt Lake City UT 84130-0281  
28520064 ##+Webster Bank, 609 W Johnson Ave., Cheshire, CT 06410-4505

TOTALS: 2, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2020 at the address(es) listed below:

Gina B Krol gkrol@cohenandkrol.com,  
gkrol@ecf.axosfs.com;gkrol@cohenandkrol.com;acartwright@cohenandkrol.com;jneiman@cohenandkrol.com  
Nisha B Parikh on behalf of Creditor TIAA FSB, DBA EVERBANK bankruptcy@anselmolindberg.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Theodore Konstantinopoulos on behalf of Creditor TIAA FSB, DBA EVERBANK  
Bankruptcyteam@anselmolindberg.com  
Timothy M Hughes on behalf of Debtor 1 Buddy B Kincer, II thughes@lavellelaw.com,  
r41234@notify.bestcase.com

TOTAL: 5